

IT IS ORDERED as set forth below:



Date: August 19, 2019

Susan D. Barrett

United States Bankruptcy Judge
Southern District of Georgia

**UNITED STATES BANKRUPTCY COURT
Southern District of Georgia**

In re:

**ALFORD, BRUCE G.
ALFORD, HEATHER S.**
Debtor(s)

Case No.: **18-11560-SDB**

Judge: **Susan D. Barrett**

Chapter: **13**

**ORDER ON MOTION FOR RELIEF FROM STAY
(Official Local Form B-55 / Revised May 2017)**

MOVANT: PINGORA LOAN SERVICING, LLC

**SUBJECT PROPERTY: Real property located at 515 Sweet Meadow Dr., Grovetown, GA
30813**

After notice and a hearing the Motion is ordered:

- ☐ **Granted** ☐ The Trustee will discontinue distribution on the movant's claim and reduce movant's claim to the amount paid if no amended claim is filed within ____ days of this order.
- ☐ The Trustee shall reduce movant's claim relating to this collateral to the amount paid. Movant is granted leave to seek allowance of a deficiency claim, if appropriate.

☐ Continued to _____ at _____ ☐ am ☐ pm

☐ Continued. The Motion will not be reassigned until a minimum of seven (7) days after Movant files and serves a Request for Assignment of Continued Hearing. That request shall not be filed until discovery is complete, including, if applicable, providing a post-petition payment history to opposing counsel.

☒ Denied.

☒ Denied on the condition that.

☒ The Debtor shall make timely post-petition payments to Movant as required by the Chapter 13 plan.

☒ The Debtor shall tender payments to Movant or take other action as follows:

Post-petition arrearage is \$0.00 through the 8/1/19 payment due date, plus attorney's fees of \$400.00 and court costs of \$181.00 for a total arrearage of \$581.00.

☐ Debtor shall pay to Movant the sum of: _____ on or before _____ which sum shall be applied to the above-referenced total arrearage.

☒ Debtor shall cure the foregoing arrearage in full by making additional monthly payments to the Movant in the sum of \$96.83 per month beginning 9/15/19 and continuing on the 15th day of each successive month thereafter, with a final additional payment of \$96.85 being due on or before 2/15/20.

☒ Debtor shall recommence making regular monthly payments to Movant, as same come due under the applicable loan documents, including any insurance premiums which may come due thereunder, (subject to adjustment if provided in the contract) beginning 8/1/19, and maintain current monthly payments thereunder for the pendency of this case. All payments must include the last four digits of the account number _____ and shall be sent to the following address, depending on the type of payment:

same as monthly billing statement

STRICT COMPLIANCE IS ORDERED as follows:

☒ That in the event the debtor fails to comply with the terms of this order, the movant, through its attorney of record, may file an affidavit establishing the default, served upon the debtor and debtor's attorney. Upon the expiration of fourteen (14) days without the filing of a counter-affidavit by the debtor disputing the fact of default, an order will be entered lifting the automatic stay, converting the case to a Chapter 7 or dismissing the case without further motion, notice or hearing.

☒ The strict compliance provision of this Order shall expire on 2/16/20.



Other provisions:

In the event relief is granted, Movant's claim shall be reduced to the amount paid with the right to file a deficiency claim, if appropriate; the provisions of Rule 4001(a)(3) shall be waived; and, Movant and Trustee shall be relieved of complying with the provisions of Rule 3002.1 in the instant bankruptcy case prospectively from the date relief is granted.

* Any money currently in suspense shall be applied to the payments for costs and fees as contemplated herein.

NOTE TO COUNSEL: THE COURT REQUIRES ANY FORM MODIFICATIONS AND/OR NONCONFORMING TERMS TO BE PLACED IN THE "OTHER PROVISIONS" SECTION ABOVE, OR ON A SEPARATE PAGE.

[END OF DOCUMENT]

/s/ Nathan E. Huff

Attorney for Movant

Attorney for Respondent/Debtor

Nathan E. Huff

Name (print)

773611

GA Bar No.

Kelsey B. Kitchen

Name (print)

078326

GA Bar No.

Debtor

Trustee

Jane E. Miller

Name (print)

Attorney for Chapter 13

Trustee Huon Le

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Prepared by:

s/ Nathan E. Huff

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